

FORM B1		United States Bankruptcy Court Northern District of South Dakota		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First Middle): Lalim, Adam Lee			Name of Joint Debtor (Spouse) (Last, First Middle): Lalim, Lisa Marie																						
All Names used by Debtor in last 8 yrs (include married, maiden, and trade names):			All Other Names used by the Debtor in the last 8 yrs (include married, maiden, and trade names): Slowinski, Lisa Marie (maiden)																						
Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): SSN: XXX-XX-8152 DOB: 2/08/78			Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): SSN: XXX-XX-7439 DOB: 8/18/76																						
Street Address of Debtor (No. & Street, City, and State): 908 1st Ave. NE, Watertown, SD Zip Code: 57201			Street Address of Debtor (No. & Street, City, State): 908 1st Ave. NE, Watertown, SD Zip Code: 57201																						
County of Residence or of the Principal Place of Business: CODINGTON			County of Residence or of the Principal Place of Business: CODINGTON																						
Mailing Address of Debtor (if different from street address): Zip Code:			Mailing Address of Debtor (if different from street address): Zip Code:																						
Location of Principal Assets of Business Debtor (if different from street address above): Zip Code:																									
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC & LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below): <hr/>		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full filing fee attached <input type="checkbox"/> Filing fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the Court's consideration. See Official Form 3B.			Chapter 11 Debtors <u>Check one box:</u> <input type="checkbox"/> Debtor is small business debtor as defined in 11 U.S.C. § 101 (51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101 (51D). <u>Check if:</u> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190.00. ----- <u>Check all applicable boxes:</u> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																						
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates, after exempt prop is excluded & admin expenses paid, there will be no funds avail for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number Of Creditors: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">1-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1,000-5,000</td> <td style="text-align: center;">5,001-10,000</td> <td style="text-align: center;">10,001-25,000</td> <td style="text-align: center;">25,001-50,000</td> <td style="text-align: center;">50,001-100,000</td> <td style="text-align: center;">Over 100,000</td> </tr> </table>						<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
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Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">0 to 50,000</td> <td style="text-align: center;">50,001 to 100,000</td> <td style="text-align: center;">100,001 to 500,000</td> <td style="text-align: center;">500,001 to 1 million</td> <td style="text-align: center;">1,000,001 to 10 million</td> <td style="text-align: center;">10,000,001 to 50 million</td> <td style="text-align: center;">50,000,001 to 100 million</td> <td style="text-align: center;">100,000,001 to 500 million</td> <td style="text-align: center;">500,000,001 to 1 billion</td> <td style="text-align: center;">More than 1 billion</td> </tr> </table>					<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 to 50,000	50,001 to 100,000	100,001 to 500,000	500,001 to 1 million	1,000,001 to 10 million	10,000,001 to 50 million	50,000,001 to 100 million	100,000,001 to 500 million	500,000,001 to 1 billion	More than 1 billion	
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Voluntary Petition (This page must be completed and filed in every case)	Page 2	Name of Debtor(s): Lalim, Adam Lee Lalim, Lisa Marie
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor:	Case Number:	Dated Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> X <u>/s/ Robert L. Spears</u> <u>12/20/07</u> </div> <div style="display: flex; justify-content: space-between;"> Signature of Attorney for Debtor(s) Date </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes.		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
_____ (Name of landlord that obtained judgment)		
_____ (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362 (1)).		

Voluntary Petition (This page must be completed & filed in every case)	Page 3 Name of Debtor(s): Lalim, Adam Lee Lalim, Lisa Marie
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) Individual/Joint</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Adam Lee Lalim</u> Signature of Debtor</p> <p>X <u>/s/ Lisa Marie Lalim</u> Signature of Joint Debtor</p> <p>_____ Phone Number (If not represented by an attorney)</p> <p><u>12/20/07</u> Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.</p> <p>(Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ Robert L. Spears</u> Signature of Attorney for Debtor(s)</p> <p>ROBERT L. SPEARS SPEARS LAW OFFICE, P.C. P.O. BOX 1476 WATERTOWN, SD 57201 PH: 605-886-4980</p> <p><u>12/20/07</u> Date</p> <p>* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule is incorrect.</p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____</p> <p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official forms for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

UNITED STATES BANKRUPTCY COURT
FOR THE
NORTHERN DISTRICT OF SOUTH DAKOTA

In re) Bnk Case No. _____
ADAM LEE LALIM,) Chapter 7
LISA MARIE LALIM,)
aka Lisa Marie Slowinski,)
Debtor.)

**EXHIBIT D – INDIVIDUAL DEBTORS’ STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors’ collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirement may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.”;

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Adam Lee Lalim

Date: 12/20/07

UNITED STATES BANKRUPTCY COURT
FOR THE
NORTHERN DISTRICT OF SOUTH DAKOTA

In re) Bnk Case No. _____
ADAM LEE LALIM,) Chapter 7
LISA MARIE LALIM,)
aka Lisa Marie Slowinski,)
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☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.”;

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Lisa Marie Lalim

Date: 12/20/07

**United States Bankruptcy Court
Northern District of South Dakota**

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities", if they file a case under Chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	Yes	1	\$307,000.00		
B – Personal Property	Yes	4	\$ 24,378.00		
C – Property Claimed as Exempt	Yes	1			
D – Creditor Holding Secured Claims	Yes	2		\$310,191.39	
E – Creditors Holding Unsecured Priority Claims (Total of claims on Sch. E)	Yes	3		\$ 383.00	
F – Creditors Holding Unsecured Non-Priority Claims	Yes	3		\$ 62,896.24	
G – Exec. Contracts And Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I – Current Income of individuals Debtor(s)	Yes	1			\$1,183.62
J – Current Expenditures of Individual Debtor(s)	Yes	1			\$2,761.00
Totals:		18	\$331,378.00	\$373,470.63	

**United States Bankruptcy Court
Northern District of South Dakota**

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101 (8) of the Bankruptcy Code (11 U.S.C. 101 (8)), filing a case under Chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

TYPE OF LIABILITY	AMOUNT
Domestic Support Obligations (from Sch. E)	\$ 383.00
Taxes and Certain Other Debts Owed to Governmental Units (from Sch. E)	\$ 0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Sch. E)	\$ 0
Student Loan Obligations (from Sch. F)	\$27,500.06
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Sch. E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Sch. F)	\$ 0
TOTAL:	\$27,883.06

State the following:

Average Income (from Sch I, Line 16)	\$1,183.62
Average Expenses (from Sch J, Line 18)	\$2,761.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,730.48

State the following:

1. Total from Sch D, "Unsecured Portion, If Any" column		\$4,020.91
2. Total from Sch E, "Amount Entitled To Priority" column	\$ 383.00	
3. Total from Sch E, "Amount Not Entitled To Priority, If Any" column		\$ 0.00
4. Total from Sch F		\$62,896.24
5. Total of non-priority unsecured debts (sum of 1,3, & 4)		\$66,917.15

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT COMM	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
908 1 st Ave. NE, Watertown, SD Legal: Lot No. 2, Clutton's Addition to Watertown, Codington County, South Dakota	Homestead		\$65,000.00	\$60,000.00
517 7 th St. SE, Rochester, MN 55904 Legal: The West 60 feet of Lot 2, Block 12, East Rochester, in the City of Rochester			\$85,000.00	\$80,220.01
911 Haines Ave., Rapid City, SD 57701 Legal: Lots 9 and 10 in Block 74 of North Rapid Addition No. 2 to the City of Rapid City, Pennington County, South Dakota	In Foreclosure		\$79,000.00	\$82,145.91
910 Silver St., Rapid City, SD 57701 Legal: Scotts Subdivision Block 20 West 35 Feet of North one-half of lot 10 and North one-half of lot 11.	Sale Pending		\$78,000.00	\$75,226.71

Total: \$307,000.00
(Report also on Summary of Schedules)

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE,JOINT, COMM	CURRENT VALUE OF DEBTOR'S INTEREST IN PROP, W/OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$ 20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, credit unions, brokerage houses, or cooperatives.		Dakota Bank money market acct #441027059 Dakota Bank checking acct #722480 Reliabank checking acct #174882		\$ 50.00 \$ 50.00 \$ 50.00
3. Security deposits with public utilities, telephone companies, land lords, and others.	X			
4. Household goods and furnishing including audio video, and computer equipment.		Couch & chairs Bedroom set(s) Lamps and TV(s) Lawnmower Hand/garden tools Computer DVD/VCR Washer/dryer Dishes/Pots & Pans Small Appliances Stove/refrigerator Microwave/stand Vacuum Kitchen table/chairs Desk Crib Spare bed <u>Weed eater</u> Total:		\$75.00 75.00 60.00 25.00 25.00 150.00 10.00 150.00 10.00 10.00 150.00 10.00 25.00 50.00 10.00 40.00 40.00 <u>35.00</u> \$950.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		\$ 500.00
7. Furs and jewelry.		Wedding rings (wife \$1,200; husband \$200)		\$1,400.00

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, COMM	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		2002 Polaris Sportsman 700 four-wheeler, damaged (NADA \$2,580.00 low retail)		\$ 500.00
9. Interests in insurance policies. Name insurance company of each policy and surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521 (c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		IRA Ameriprize Acct# xxxx-xxxx-7001 Scott Dagel's office - Watertown, SD	H	\$100.00
		IRA Ameriprize Acct#xxxx-xxxx-0001, Scott Dagel's office - Watertown, SD	W	\$1,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support and priority settlement to which the debtor is or may be entitled. Give particulars.	X			

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owned to debtor including tax refunds. Give particulars.		Prorated 2007 tax refund (2006 refund \$4,021.00)		\$3,943.00
19. Equitable or future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Sch. A-Real Property	X			
20. Contingent and non contingent interests in estate of decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information(as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Nissan Maxima (NADA) (\$4k loan) 1982 Chevy pickup C10 ½ ton, 4wd (no NADA value, does not run) 1947 Ford pickup (does not run) 1994 Ford Explorer (NADA) (\$2,600 loan) 2004 Harley Davidson Fat Boy (NADA)(\$6498.76 loan) 2001 Open trailer for four-wheeler		\$3,050.00 \$ 500.00 \$ 500.00 \$2,175.00 \$9,440.00 \$ 150.00
26. Boats, motors, and accessories.	X			
27. Aircrafts and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops – growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farming equipment and implements.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

3 Continuation Sheets Attached

Total: **\$24,378.00**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,835.00

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFYING LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash listed on Sch. B #1	SDCL 43-45-4	\$ 20.00	\$ 20.00
Checking/money market listed on Sch. B #2	SDCL 43-45-4	\$ 150.00	\$ 150.00
All household goods listed on Sch. B #4	SDCL 43-45-4	\$ 950.00	\$ 950.00
Wearing Apparel listed on Sch. B #6	SDCL 43-45-2	\$ 500.00	\$ 500.00
Wearing Apparel (rings) listed on Sch. B #7	SDCL 43-45-2	\$1,400.00	\$1,400.00
2002 Four Wheeler listed on Sch. B #8	SDCL 43-45-4	\$ 500.00	\$ 500.00
IRAs listed on Sch. B #12	SDCL 43-45-16	\$1,100.00	\$1,100.00
Tax Refund listed on Sch B #18	SDCL 43-45-4	\$3,943.00	\$3,943.00
1982 Chevy pickup listed on Sch. B #25	SDCL 43-45-4	\$ 500.00	\$ 500.00
1947 Ford pickup listed on Sch. B #25	SDCL 43-45-4	\$ 500.00	\$ 500.00
4-Wheeler trailer listed on Sch. B #25	SDCL 43-45-4	\$ 150.00	\$ 150.00
2004 Harley Davidson listed on Sch. B #25	SDCL 43-45-4 (Secured \$6,498.76)	\$2,941.24	\$9,440.00
Home (908 1 st Ave., Watertown, SD) listed on Sch. A	SDCL 43-45-3 (Secured \$60k)	\$5,000.00	\$65,000.00

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
 Chapter: **7**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bnkr. P 1007(m). If all secured If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above.)	CO-DEBTOR	HUSBAND, WIFE, JOINT OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. James and Jeannette Reed, 908 W. Kemp, Watertown, SD 57201			Contract for Deed on home (908 1 st Ave. NE, Wtn, SD) dated May 29, 2007 Value: \$65,000.00				\$60,000.00	\$ 0.00
Account No. Chase Home Finance, LLC, P.O. Box 509011, San Diego, CA 92150 EMC Mortgage Corp., 800 State Hwy. 121 Byp, Lewisville, TX 75067 Mackoff Kellog Law Firm, P.O. Box 1097, Dickinson, ND 58602-1097			First Mortgage on 911 Haines Ave., Rapid City, SD dated April 1, 2005 Second Mortgage on 911 Haines Ave., Rapid City, SD, both dated April 1, 2005 Currently in Foreclosure Value: \$79,000.00				\$65,922.91 \$16,223.00	\$ 0.00 \$ 3,145.91
Account No. AmTrust Bank, 1111 Chester Ave., Cleveland, OH 44114			Mortgage on 910 Silver St, Rapid City, SD dated August 2003 (Sale pending for \$74,900.00) Value: \$78,000.00				\$75,226.71	\$ 0.00
							\$217,372.62	\$ 3,145.91
							\$	\$

1 continuation sheets attached

Totals

(Report on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Lalim, Adam Lee and Lisa Marie
Debtors.

Case No. _____
Chapter: 7

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP AND ACCOUNT NO.	CO-DEBT	HUSBAND, WIFE, JOINT OR COMM	DATE CLAIM INCURRED NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335 Reiter & Schiller P.A., The Academy of Professional Building, 25 Dale St. North, St. Paul, MN 55102-2227			Mortgage on 517 7 th St. SE, Rochester, MN dated May 25, 2004 Value: \$85,000.00				\$80,220.01	\$ 0.00
Acct. Don and Cheri Lalim, 3129 N. Serenity Dr., Watertown, SD 57201			Loan on 1995 Nissan Maxima located at 908 1 st Ave. NE, Watertown, SD dated June 1, 2006 Value: \$3,050.00				\$3,500.00	\$ 450.00
Acct. Michelle Slowinski, 69471 220 th Ave., Kasson, MN 55944			Loan on 1994 Ford Explorer located at 908 1 st Ave. NE, Watertown, SD dated October 31, 2007 Value: \$2,175.00				\$2,600.00	\$ 425.00
Acct. Highmark Federal Credit Union, P.O. Box 2506, Rapid City, SD 57709-2506			Loan on 2004 Harley Davidson Fat Boy located at 908 1 st Ave. NE, Watertown, SD dated May 2004 Value: \$9,440.00				\$ 6,498.76	\$ 0.00
Acct. 			Value: \$				\$	\$
							\$92,818.77	\$ 875.00
							\$310,191.39	\$4,020.91

Page 2 of 2

(Report on Summary of Schedules.)

Totals

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
 Chapter: **7**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, or the property of the debtor, as of the date of the filing of the petition. Use a separate sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under Chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under Chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such child, or governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

Continuation Sheet

- [] **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(6).
- [] **Deposits by individuals**
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(7).
- [] **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- [] **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- [] **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 0 continuation sheets attached

In re Lalim, Adam Lee and Lisa Marie
Debtors.

Case No. _____
Chapter: 7

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP AND ACCOUNT NO.	CO-DEBT	HUSBAND, WIFE, JOINT COMM.	DATE CLAIM INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Acct.									
Minnesota Child Support Payment Center, P.O. Box 64326, St. Paul, MN 55164-0326		H	Monthly child support				\$ 383.00	\$ 383.00	\$ 0.00
Acct.							\$	\$	\$
Acct.							\$	\$	\$
Acct.							\$	\$	\$
							\$ 383.00	\$ 383.00	\$
							\$ 383.00		
								\$ 383.00	\$

Page 3 of 3

(Report also on the Summary of Schedules.)

Totals

(If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112: Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under Chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured non- priority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND WIFE, JOINT, COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Acct. No. xxxx-xxxx-xxxx-6430							\$14,110.57
Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026							
Acct. No. xxxxxxxx8006; xx2845							\$ 393.70
Black Hills Power, 409 Deadwood Ave., P.O. Box 1400, Rapid City, SD 57709							
Acct. No. xxxx-xxxx-xxxx-7737							
Chase Visa, P.O. Box 15298, Wilmington, DE 19850-5298							\$ 2,800.33
Acct. No. xxx0099							
Dacotah Bank, 1310 9 th Ave. SE, Watertown, SD 57201			Overdraft protection				\$ 156.23
Sub total							\$17,460.83
Total							\$

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND WIFE, JOINT COMITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Acct. No. xx6477			Judgment SMC. 07-7548-01 Nov. 21, 2007				\$ 231.71
Eastern Farmers Coop, P.O. Box 9, Worthington, SD 57077							
Acct. No. xx0920							\$ 442.43
Frisbee Plumbing & Heating, 4101 South Minnesota Ave., Sioux Falls, SD 57105 The Bridge System, Hauge Associates, 2320 W. 49 th St., Sioux Falls, SD 57105							
Acct. No. xxx-xxxx-67361			Loan on 2005 GMC Envoy repossessed on July 2007				\$ 3,730.90
GMAC, P.O. Box 2150, Greeley, CO 80632							
Acct. No.							\$ 141.17
MDU, 718 Steele Ave., Rapid City, SD 57701							
Acct. No.							
SLFC, 105 1 st Ave. SW, Aberdeen, SD 57401		W	Student Loan				\$27,500.06
Acct. No.							\$
Acct. No. xxxx7198							\$ 641.00
Sioux Valley/Sanford Clinic, 900 E 54 th St. N., P.O. Box 5074, Sioux Falls, SD 57117-5074							
Acct. No. xxxx36-03							\$ 103.00
Sioux Valley, 8401 W 42 nd St., Sioux Falls, SD 57106 AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101							
Subt otal							\$32,790.27
Total							\$

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT COMMTY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Acct. No. xxxx36-02						
Sioux Valley, 8401 W 42 nd St., Sioux Falls, SD 57106 AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101						\$ 296.00
Acct. No. xxxx36-04						
Sioux Valley, 8401 W 42 nd St., Sioux Falls, SD 57106 AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101						\$ 119.00
Acct. No. xxxx36-01						
Sioux Valley, 8401 W 42 nd St., Sioux Falls, SD 57106 AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101						\$ 103.00
Acct. No. xxxx-xxxx-xxxx-7092						
Target Visa, Target National Bank, P.O. Box 1581, Minneapolis, MN 55440 LTD Financial Services, 7322 SU Freeway Suite 1600, Houston, TX 77074						\$7,679.90
Acct. No. xxxx-xxxx-xxxx-6123						
Think Visa, P.O. Box 31112, Tampa, FL 33631-3112						\$2,366.81
Acct. No.						
United Heating & Cooling, P.O. Box 731, Rochester, MN 55903						\$1,957.43
Acct. No.						
Victoria Secret, P.O. Box 182128, Columbus, OH 43218						\$ 123.00
Acct. No.						
						\$
Sub total						\$12,645.14
Total						\$62,896.24

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
 Chapter: **7**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr.P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTACT NUMBER OF ANY GOVERNMENT CONTRACT
James and Jeannette Reed 908 W. Kemp Watertown, SD 57201	Contract for Deed on debtors' residential property (homestead located at 908 1 st Ave. NE, Watertown, SD 57201) dated May 29, 2007 in amount of \$60,000.00

[illegible]

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDANTS OF DEBTOR AND SPOUSE	
Married	Relationship(s):	Age(s):
	Son (Debtor is non-custodial parent)	8 years old
	Daughter	1 year old
Employment	DEBTOR	SPOUSE
OCCUPATION:	Real Estate Agent	Currently Unemployed
NAME OF EMPLOYER:	Northeast Area Appraisal	NA
HOW LONG EMPLOYED:	One year	NA
ADDRESS OF EMPLOYER:	Watertown, SD	NA

INCOME: (Estimate of average monthly income)

1. Monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

	DEBTOR	SPOUSE
	\$ 1,828.50	\$ 0.00
	\$ 0.00	\$

2. Estimate monthly overtime

3. SUBTOTAL

\$ 1,828.50	\$ 0.00
-------------	---------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

c. Other: Child Support

\$ 261.88	\$ 0.00
\$	\$
\$	\$
\$ 383.00	\$

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 644.88	\$ 0.00
-----------	---------

6. TOTAL OF NET MONTHLY TAKE HOME PAY

\$ 1,183.62	\$ 0.00
-------------	---------

7. Regular income from operation business, profession, farm
(attach detailed statement)

\$ \$

8. Income from real property

\$ \$

9. Interest and dividends

\$ \$

10. Alimony, maintenance or support pmts payable to the
debtor for the debtor's use or that of dependents listed above.

\$ \$

11. Social Security or other government assistance
(Specify):

\$ \$

12. Pension or retirement income

\$ \$

13. Other monthly income:

\$ \$

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
---------	---------

15. AVERAGE MONTHLY INCOME (Add lines 6 and 14)

\$ 1,183.62	\$ 0.00
-------------	---------

16. COMBINED AVERAGE MONTHLY INCOME:

(Column totals from line 15)

\$ 1,183.62

(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease reasonably anticipated to occur within the year following the filing of this document:

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

() Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rent for mobile home) \$ 550.00
 - a. Are real estate taxes included? Yes ☐ No ☒ \$ 75.00
 - b. Is property insurance included? Yes ☐ No ☒ \$ 63.00
2. Utilities:
 - a. Electricity and Heating fuel \$ 250.00
 - b. Water and sewer \$ 35.00
 - c. Telephone (cell **\$130.00**) \$ 130.00
 - d. Other: _____ \$ _____
3. Home maintenance (repairs and upkeep) \$ 100.00
4. Food \$ 350.00
5. Clothing \$ 50.00
6. Laundry and Dry Cleaning \$ 30.00
7. Medical and dental expenses \$ 30.00
8. Transportation (not including car payment) \$ 310.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 25.00
10. Charitable contributions \$ 40.00
11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ _____
 - b. Life \$ _____
 - c. Health \$ _____
 - d. Auto \$ 63.00
 - e. Other: _____ \$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)

Specify: _____
13. Installment pmts (In chapter 11, 12 & 13 cases, do not list pmts to be included in the plan)
 - a. Auto \$ 200.00
 - b. Auto \$ _____
 - c. Other: **motor cycle** \$ 380.00
14. Alimony, maintenance, and support paid to others \$ _____
15. Payments for support of additional dependents not living at your home \$ _____
16. Regular expenses from operation business, profession, farm (attached detailed st) \$ _____
17. Other: **Haircuts \$30; Gifts \$50** \$ 80.00
18. **AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report on Summary of Schedules **\$ 2,761.00** and/or Statistical Summary).
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____
20. **STATEMENT OF MONTHLY NET INCOME**
 - a. Average monthly income from Line 15 of Schedule I \$ 1,183.62
 - b. Average monthly expenses from Line 18 above \$ 2,761.00
 - c. Monthly net income (a. minus b.) \$ -1,577.38

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
Chapter: **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/20/07

Signature /s/ Adam Lee Lalim
(Debtor)

Date 12/20/07

Signature /s/ Lisa Marie Lalim
(Joint Debtor, if any)

[If Joint Case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2), I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any documents for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(Required by 11 U.S.C. § 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____

Signature of Bankruptcy Petition Preparer _____

_____ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and (TOTAL SHOWN ON SUMMARY PAGE PLUS 1) correct to the best of my knowledge, information, and belief.

Date _____

Signature _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT
FOR THE
NORTHERN DISTRICT OF SOUTH DAKOTA

In re: Lalim, Adam Lee and Lisa Marie
Debtors

Case No.
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint Petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child". See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in Business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from

() operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

\$ 17,688.96

Debtor 2006 Income

\$ 25,284.81	Joint Debtor 2006 Income
\$35,868.68	Debtor 2005 Income
\$21,243.44	Joint Debtor 2005 Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade,
(x) profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
NA	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans,
(x) installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicated with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12, or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed).

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to
(x) any creditor made within **90 days** immediately proceeding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF PMT/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------	---	-----------------------

- None c. *All debtors:* List all payments made within **one year** immediately proceeding the commencement of this case
- (x) to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed).

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PMT	AMOUNT PAID	AMOUNT STILL OWING
--	----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year**
- () immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Eastern Farmers Coop v. Adam Lalim	Small Claims #07007548	Small Claims, Second Circuit	Pending

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process
- (x) within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed
- () in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include

information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
GMAC P.O. Box 2150 Greeley, CO 80632-250	July 2007	2005 GMC Envoy Value: \$21,000.00 Balance Due: \$3,730.90
Mackoff Kellog Law Firm P.O. Box 1097 Dickinson, ND 58602-1097	Foreclosure pending	911 Haines Ave., Rapid City, SD Value: \$79,000.00 Balance Due: \$82,145.91

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- (x)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- (x)

NAME AND ADDRESS OF CUSTODIAN CASE	NAME/LOCATION OF COURT TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- (x)

NAME AND ADDRESS RELATIONSHIP	DESCRIPTION
-------------------------------	-------------

OF PERSON
OR ORGANIZATIONTO DEBTOR,
IF ANYDATE
OF GIFTAND VALUE
OF GIFT**8. Losses**

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- (x)

DESCRIPTION
AND VALUE OF
PROPERTYDESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARSDATE OF
LOSS**9. Payments related to debt counseling or bankruptcy**

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.
- ()

NAME AND ADDRESS
OF PAYEEDATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTORAMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTYRobert L. Spears
Spears Law Office
P.O. Box 1476
Watertown, SD 57201

10/30/07

\$1,309.00

Lutheran Social Services
Dbas Consumer Credit
Counseling Service
705 E. 41st St. STE 100
Sioux Falls, SD 57105

9/24/07

\$ 60.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- ()

NAME AND ADDRESS OF TRANSFEREE,

DESCRIBE PROPERTY
TRANSFERRED

RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED
Jackie Lewis	December 2007	910 Silver St., Rapid City, SD 57701 Scotts Subdivision Block 20 West 35 feet of North ½ of lot 10 and North ½ of lot 11
(No Relationship)		\$74,900.00 (applied to secured loan)

None b. List all property transferred by the debtor within **ten years** immediately proceeding the commencement of case

(x) to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor

(x) which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other

(x) valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days**

- (x) preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.
(x)

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all
() premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
3129 N. Serenity Drive Watertown, SD	Same	Nov. 1, 2006 to June 1, 2006
8401 West 42 nd St. Sioux Falls, SD	Same	August 2005 to Nov. 1, 2006
910 Silver St. Rapid City, SD	Same	Sept. 1, 2004 to August 1, 2005

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska,
(X) Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

- None For the purpose of this question, the following definitions apply:
(X)

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

-
- None a. List the name and address of every site for which the debtor has received notice in writing by a
(x) governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

- None b. List the name and address of every site for which the debtor provided notice to a governmental
(x) unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

- None c. List all judicial or administrative proceedings, including settlements or orders, under any
(x) Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

18 . Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature
(x) of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately proceeding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately proceeding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO/ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as

(X) defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual

debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession, or other activity, either full – or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing

of this

(x) bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy

(X) case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the
 (x) books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom
 (x) a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the
 (x) taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories
 (x) reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the
 (X) Partnership

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who

- (x) directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year**
- (X) immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation
- (X) terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an
- (X) insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent
- (X) corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension

- (X) fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/20/07 Signature /s/ Adam Lee Lalim
of Debtor

Date 12/20/07 Signature /s/ Lisa Marie Lalim
of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____ Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2), I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any documents for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____ Social Security No. _____
(Required by 11 U.S.C. § 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B22A (Official Form 22A) (Chapter 7) (12/07)

According to the calculations required by this statement.

☐ The presumption arises.☒ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

In re Lalim, Adam Lee and Lisa Marie
Case No. _____**CHAPTER 7 STATEMENT OF CURRENT MONTHLY
INCOME AND MEANS TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

PART I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS

1A	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the "Presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741 (1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>If our debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>

PART II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living other than for the purpose of evading the requirement of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>				
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A Debtor's Income	Column B Spouse's Income		
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 1,967.30	\$ 1,763.18		
4	<p>Income from the operation of a business, profession, or farm. Subtract Line b. from Line a. and enter the difference on Line 4. If you operated more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b. as a deduction in Part V.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">a. Gross receipts</td> <td style="width: 50%; text-align: right;">\$ 0</td> </tr> </table>			a. Gross receipts	\$ 0
a. Gross receipts	\$ 0				

	b.	Ordinary and necessary business expenses	\$ 0			
	c.	Business income	\$ 0		\$ 0	\$ 0
5	Rent and other real property income. Subtract Line b. from Line a. and enter the difference in the appropriate column(s) on Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b. as a deduction on Part V.					
	a.	Gross receipts	\$ 0			
	b.	Ordinary and necessary operating expenses	\$ 0			
	c.	Rental Income (subtract line b. from line a.)	\$ 0		\$ 0	\$ 0
6	Interest, dividends, and royalties.				\$ 0	\$ 0
7	Pension and retirement income.				\$ 0	\$ 0
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.				\$ 0	\$ 0
9	Unemployment compensation. Enter the amount in the appropriate column(s) of line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act.		Debtor \$ 0	Spouse \$ 0	\$ 0	\$ 0
10	Income from all other sources. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but includes all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
	a.		\$ 0			
	b.		\$ 0			
	Total and enter on Line 10				\$ 0	\$ 0
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).				\$ 1,967.30	\$ 1,763.18
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				\$ 3,730.48	
PART III. APPLICATION OF § 707(b)(7) EXCLUSION						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					\$ 44,765.76
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: <u>SD</u> b. Enter debtor's household size: <u>3</u>					\$56,685.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

PART IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.		\$ 0									
17	<p>Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT regularly contributed to the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, center zero.</p> <table border="1"> <tr> <td>a.</td> <td></td> <td>\$ 0</td> </tr> <tr> <td>b.</td> <td></td> <td>\$ 0</td> </tr> <tr> <td>c.</td> <td></td> <td>\$ 0</td> </tr> </table> <p>Total and enter on Line 17.</p>		a.		\$ 0	b.		\$ 0	c.		\$ 0	\$ 0
a.		\$ 0										
b.		\$ 0										
c.		\$ 0										
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$ 0									

PART V. CALCULATION OF DEDUCTIONS FROM INCOME												
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)												
19	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in line 19 the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size and level of gross monthly income. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) In the space below, check the appropriate box to indicate how you determined your gross monthly income.</p> <p>Gross monthly income determined using: <input type="checkbox"/> Line 12 <input type="checkbox"/> Line 18 <input type="checkbox"/> Schedule I <input type="checkbox"/> Other (specify): _____</p>		\$ 0									
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>		\$ 0									
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for our county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payments for any debts secured by your home, if any, as stated in Line 42.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract line b from line a)</td> </tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payments for any debts secured by your home, if any, as stated in Line 42.	\$	c.	Net mortgage/rental expense	Subtract line b from line a)	\$ 0
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$										
b.	Average Monthly Payments for any debts secured by your home, if any, as stated in Line 42.	\$										
c.	Net mortgage/rental expense	Subtract line b from line a)										
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter an additional amount to which you contend you are entitled, and state the basis for our contention in the space below:</p> <p>_____</p> <p>_____</p>		\$ 0									
22	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public</p>											

	Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 0									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a. below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b. the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b. from Line a. and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td><td>IRS Transportation Standards, Ownership Costs, First Car</td><td>\$</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.</td><td>\$</td></tr> <tr> <td>c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Line a. – Line b.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$	c.	Net ownership/lease expense for Vehicle 1	Line a. – Line b.	\$ 0
a.	IRS Transportation Standards, Ownership Costs, First Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$									
c.	Net ownership/lease expense for Vehicle 1	Line a. – Line b.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a. below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b. the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line v. from Line a. and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td><td>IRS Transportation Standards, Ownership Costs, Second Car</td><td>\$</td></tr> <tr> <td>b.</td><td>Average Monthly Payments for debts secured by Vehicle 2, if any, as stated in Line 42.</td><td>\$</td></tr> <tr> <td>c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Line a. – Line b.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payments for debts secured by Vehicle 2, if any, as stated in Line 42.	\$	c.	Net ownership/lease expense for Vehicle 2	Line a. – Line b.	\$ 0
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payments for debts secured by Vehicle 2, if any, as stated in Line 42.	\$									
c.	Net ownership/lease expense for Vehicle 2	Line a. – Line b.									
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$ 0									
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not included discretionary amounts, such as non-mandatory 401(k) contributions.	\$ 0									
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.	\$ 0									
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not included payments on past due support obligations included in Line 44.	\$ 0									
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0									
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare- such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0									
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by health savings account. Do not include payment for health insurance or health savings accounts listed in Line 34.	\$ 0									
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service – such as cell phones, pagers, call waiting, caller id, special long distance, or internet service – to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19-32.	\$ 0									

Subpart B: Additional Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a.	Health Insurance		\$ 0	
	b.	Disability Insurance		\$ 0	
	c.	Health Savings Account		\$ 0	
	Total and enter on Line 34				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____				\$ 0
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				\$ 0
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the Court.				\$ 0
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				\$ 0
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and the necessary and not already accounted for in the IRS Standards.				\$ 0
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$ 0
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170 (c)(1)-(2).				\$ 0
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.				\$ 0
Subpart C: Deductions for Debt Payment					
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
	b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
		TOTAL:		Lines a. + b. + c.	
					\$ 0
	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your preliminary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60 th of any amount (the "cure amount") that you must pay the creditor in addition to the				

43	payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.		
	Name of Creditor	Property Securing the Debt	1/60 th of Cure Amount
	a.		\$
	b.		\$
	c.		\$
	d. TOTAL:		Lines a. + b. + c.
			\$ 0
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.		\$ 0
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a. by the amount in Line b., and enter the resulting administrative expense.		
	a.	Projected average monthly Chapter 13 plan payment.	\$
	b.	Current multiplier for your district as determined under schedules issued by the Executive Officer for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x
	c.	Average monthly administrative expenses of Chapter 13 case.	Total: Line a. x b.
			\$ 0
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.		\$ 0
Subpart D: Total Deductions from Income			
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.		\$ 0
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION			
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$ 0
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$ 0
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.		\$ 0
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.		\$ 0
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check "The presumption does not arise" box at the top of page 1 of this statement, and complete the verification Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).		
53	Enter the amount of your total non-priority unsecured debt.		\$ 0
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$ 0
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.		
Part VII: ADDITIONAL EXPENSE CLAIMS			
	Other Expenses. List and describe any monthly expenses, not otherwise state in this form, that are required for the health and welfare of your and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total		

56	the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Lines a. + b. + c.	\$
Part VIII: VERIFICATION		
57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>12/20/07</u> Signature: <u>/s/ Adam Lee Lalim</u> (Debtor) Date: <u>12/20/07</u> Signature: <u>/s/ Lisa Marie Lalim</u> (Joint Debtor, if any)	

In re **Lalim, Adam Lee and Lisa Marie**
Debtors.

Case No. _____
 (if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- [X] I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- [X] I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- [X] I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

DESCRIPTION OF SECURED PROP	CREDITOR'S NAME	PROP WILL BE SURRENDERED	PROP CLAIMED EXEMPT	PROP WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE REAFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
908 1 st Ave. NE, Watertown, SD	James and Jeannette Reed		XX		XX
517 7 th St. SE, Rochester, MN 55904	Wells Fargo Home Mortgage	XX			
911 Haines Ave., Rapid City, SD 57701	Chase Mortgage Corp. EMC Mortgage Corp.	XX			
910 Silver St., Rapid City, SD 57701	AmTrust Bank	XX			
1995 Nissan Maxima located at 908 1 st Ave. NE, Watertown, SD	Don and Cheri Lalim		XX		XX
1994 Ford Explorer located at 908 1 st Ave. NE, Watertown, SD	Michelle Slowinski		XX		XX
2004 Harley Davidson Fat Boy located at 908 1 st Ave. NE, Watertown, SD	Highmark Federal Credit Union		XX		XX

DESCRIPTION OF LEASED PROPERTY	LESSOR'S NAME	LEASE WILL BE ASSUMED PURSUANT TO 11 U.S.C. § 362(h)(1)(A)

Date: 12/20/07

/s/ Adam Lee Lalim
 Signature of Debtor

/s/ Lisa Marie Lalim
 Signature of Joint Debtor

DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2), I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any documents for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.